Case 17-70281-JAD Doc 23 Filed 05/07/17 Entered 05/08/17 00:45:27 Desc Imaged

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Information to	identify the case:			
Debtor 1	Jerry A. McKinney	Social Security number or ITIN xxx-xx-4520		
	First Name Middle Name Last Name	EIN		
Debtor 2 (Spouse, if filing)	Kathy J. McKinney	Social Security number or ITIN xxx-xx-9538		
	First Name Middle Name Last Name	EIN		
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter 13 4/5/17		
Case number: 17–70281–JAD				

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/15

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

		About Debtor 1:	About Debtor 2:
1.	Debtor's full name	Jerry A. McKinney	Kathy J. McKinney
2.	All other names used in the last 8 years		
3.	Address	276 Ida Street Houtzdale, PA 16651	276 Ida Street Houtzdale, PA 16651
4.	Debtor's attorney Name and address	Matthew M. Herron The Debt Doctors at Quatrini Rafferty 941 Penn Avenue Suite 101 Pittsburgh, PA 15222	Contact phone 412–395–6001
5.	Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412–471–5566
6.	Bankruptcy clerk's office	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open Monday – Friday 9:00 AM – 4:30 PM Contact phone 412–644–2700 Date: 5/5/17
	The Court uses an electronic filing system and filers must follow the Court's Local Rules governing the manner in which documents must be filed. Persons not represented by an attorney may file paper documents at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov. Photo ID/Delays: For security reasons, you may encounter delays when attending court hearings. You should be prepared to show Photo Identification when attending these preceedings, Please plan accordingly.		

For more information, see page 2

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Debtor Jerry A. McKinney and Kathy J. McKinney

Case number 17-70281-JAD

7. Meeting of creditors Debtors must attend the meeting to June 16, 2017 at 10:00 AM Location: be questioned under oath. In a joint Quality Inn and Suites, 455 Theatre Drive, case, both spouses must attend. Johnstown, PA 15904 The meeting may be continued or adjourned to a Creditors may attend, but are not later date. If so, the date will be on the court required to do so. docket. Debtor's Photo ID and Social Security Card Must be Presented at the 341 Meeting 8. Deadlines Filing deadline: 8/15/17 Deadline to file a complaint to challenge The bankruptcy clerk's office must dischargeability of certain debts: receive these documents and any required filing fee by the following You must file: deadlines. a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). Deadline for all creditors to file a proof of claim Filing deadline: 9/14/17 (except governmental units): Filing deadline: 10/2/17 Deadline for governmental units to file a proof of claim: Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial. **Deadline to object to exemptions:**The law permits debtors to keep certain property as exempt. If you Filing deadline: 30 days after the conclusion of the believe that the law does not authorize an exemption claimed, you meeting of creditors may file an objection. 9. Filing of plan The debtor has filed a plan, a copy of which is enclosed. An initial hearing on confirmation of the plan will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors. Objections to the plan must be filed 7 days prior to the first date set for the meeting of creditors. Objections to holding the initial confirmation hearing immediately following the meeting of creditors must be filed 14 days prior to the first date set for the meeting of creditors. Any party filing an objection to the plan and/or the holding of an initial confirmation hearing immediately following the meeting of creditors must appear in person at the meeting of Any continuance will be announced at the initial hearing. No other notice will be given. Parties must check the docket to ascertain the continued hearing date, time and location. Debtors and their counsel must attend. The hearing on confirmation will be held on: 6/16/17 at 10:00 AM, Location: Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904 If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case. 10. Creditors with a foreign address 11. Filing a chapter 13 Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation bankruptcy case hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise. The debtor is required to timely make all payments to the trustee. The first payment is due (30) days after the Chapter 13 Plan has been filed. Any failure to make preconfirmation payments to the trustee may result in the dismissal of the case on the trustee's written or oral motion made prior to or at the plan confirmation hearing The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as 12. Exempt property exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a matter. 13. Discharge of debts must file a motion

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United States Bankruptcy Court
Western District of Pennsylvania

Jerry A. McKinney
Kathy J. McKinney
Debtors

Case No. 17-70281-JAD Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-7 User: gamr Page 1 of 3 Date Rcvd: May 05, 2017 Form ID: 309I Total Noticed: 99

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Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
May 07, 2017.
                                       +Jerry A. McKinney, Kathy J. McKinney, 276 Ida Street, Houtzdale, PA 16651-8542
+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000,
db/jdb
aty
                                            Philadelphia, PA 19106-1541
                                        +Kevin Scott Frankel,
                                                                                                                                                                       3600 Horizon Drive,
aty
                                                                                                    Shapiro & DeNardo, LLC,
                                            King of Prussia, PA 19406-4702
                                       +Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
+JPMorgan Chase Bank, National Association as servi, 3415 Vision Drive,
                                   COLUMDUS, OH 43219-6009

+ACS/College Loan Corp., 501 Bleecker St., Utica, NY 13501-2401

+AM Std Asst., 100 Cambridge St., Suite 1600, Boston, MA 02114-2518

Altoona Regional, 820 Howard Avenue, Altoona, PA 16601

+Apex Asset, 2501 Oregon Pike Ste, Lancaster, PA 17601-4890

Beneficial, PO Box 1231, Brandon, FL 33509-1231

+CCS/Nationwide Insurance, 725 Canton Street, Norwood, MA 02062-2679

++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099

(address filed with court: Continental Finance, PO Box 105125, Atlanta, GA 30348)

+Cawley & Bergmann, LLP, 117 Kinderkamack Road, Suite 201, River Edge, NJ 07661-1916

+Centre Diagnostic, PO Box 197, State College, PA 16804-0197

+Centre Emergency Med., PO Box 6009, Hermitage, PA 16148-1009

+Chase Mtg., PO Box 24696, Columbus, OH 43224-0696

+Clair and Eleanor Godissart, 525 Keystone Hill Road, Philipsburg, PA 16866-8305

+Clearfield Hospital, PO Box 731584, Dallas, TX 75373-1584
                                            Columbus, OH 43219-6009
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                                       +Clearfield Hospital, PO Box 731584, Dallas, TX 75373-1584
+Comcast Cable, PO Box 23870, Jacksonville, FL 32241-3870
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                                       +Commonwealth of PA, 118 Enterprise Drive, Philipsburg, PA 16866-3172
Complete Payment Recovery, 3500 5th Street, River Falls, AL 36476
+Credit Control Collections, 2410 Broad Avenue, Altoona, PA 16601-1940
+David J. Hickton, Esq., US Post Office & Courthouse, 700 Grant Street, Suite 4000,
14417281
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                                            Pittsburgh, PA 15219-1956
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                                        +Delta Management Associates, Inc., 100 Everett Avenue, Suite 6, P.O. Box 9191,
                                            Chelsea, MA 02150-9191
                                       Fst Premier, 601 S Minneapolis Ave., Sioux Falls, SD 57104
Geisinger, PO Box 27727, Newark, NJ 07101-7727
+Geisinger Health System, 100 N. Academy Avenue, Danville, PA 17822-0001
+HSBC, PO Box 71104, Charlotte, NC 28272-1104
+Holiday Financial Serv, 1800 Daisy Street Ext St, Clearfield, PA 16830-3254
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                                       +Holiday Financial Service, 1800 Daisy Street Ext St., Clearfield, PA 16830-3254

+Home Health Resource, PO Box 13150, Overland Park, KS 66282-3150

+ICN IPA Colletion, PO Box 893, Washington, PA 15301-0893

+KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street,
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                                          Philadelphia, PA 19106-1538
                                       +L.S. Ross Assoc., PO Box 6099, Jackson, MI 49204-6099
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                                       +Laffey & Associates, 415 Chartiers Avenue, Carnegie, PA 15106-2356
+Laurel Eye Clinic, PO Box 1180, Sharpsburg, GA 30277-0964
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                                       +MRS Associates, Inc., 1930 Olney Ave, Cherry Hill, NJ 08003-2016
+Med East Post Opd Surgical, PO Box 822796, Philadelphia, PA 19182-2796
+MediCredit, PO Box 1629, Maryland Heights, MO 63043-0629
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                                       +Medicredit Corp./Outsource Group, Attn: Bankruptcy, 3620 Interstate 70 Dr. Se,
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                                            Columbia, MO 65201-6582
                                    Meredith Manor, Waverly, WV 26184
Mihalkd's, One Hilside Drive, Altoona, PA 16601
+Mt. Nittany Medical Center, PO Box 536317, Pittsburgh, PA 15253-5905
+Mt. Nittany Medical Center, PO Box 1259, State College, PA 16804-1259
+Mt. Nittany Physician Group, PO Box 6005, Hermitage, PA 16148-1005
National Credit Adjusters, P.O. Box 3023, Hutchinson, KS 67504-3023
National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
Northland Group, PO Box 129, Thorofare, NJ 08086-0129
+Northland Group, Inc., P.O. Box 390846, Minneapolis, MN 55439-0846
#+PA Collection, PO Box 893, Washington, PA 15301-0893
+PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
+Penn Credit, 916 S. 14th Street, Harrisburg, PA 17104-3425
+Penn Credit, 916 S. 14th Street, PO Box 988, Harrisburg, PA 17108-0988
+Penn Highlands, PO Box 16157, Rocky River, OH 44116-0157
+Penn Highlands Clfd, PO Box 893, Washington, PA 15301-0893
+Penn Highlands Clfd, 809 Turnpike Ave., PO Box 992, Clearfield, PA 16830-0992
+Penn Highlands Dubois, PO Box 447, Du Bois, PA 15801-0447
R&R Radiology Consultants, PO Box 129, State College, PA 16803
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                                          Meredith Manor, Waverly, WV 26184
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                                      +Penn Highlands Dubois, PO Box 447, Du Bois, PA 15801-0447
R&R Radiology Consultants, PO Box 129, State College, PA 16803
+Scheer, Green & Burke, PO Box 1312, Toledo, OH 43603-1312
+Schumacher Group, 165 Caprice Court, Unit B, Castle Rock, CO 80109-1559
+The Caring Healthcare Network, 601 N. Front Street, Philipsburg, PA 16866-2303
+The HMC Group, Collection Agency, POB 16211, Rocky River, OH 44116-0211
+Tribute Card, Attn: Bankruptcy, P.O. Box 105555, Atlanta, GA 30348-5555
+Tyrone Hospital, 9245 Watson Industrial Park, Saint Louis, MO 63126-1518
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Date Royd: May 05, 2017

User: gamr

Form ID: 309I Total Noticed: 99 14417346 +IJPMC . PO Box 371472, Pittsburgh, PA 15250-7472 Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. E-mail/Text: mmh@thedebtdoctors.com May 06 2017 00:04:42 Matthew M. Herron,
The Debt Doctors at Quatrini Rafferty, 941 Penn Avenue, Suite 101, Pittsburgh, PA 15222 E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 06 2017 00:05:00 Pennsylvania Dept. of Revenue, smq Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946 +E-mail/Text: ustpregion03.pi.ecf@usdoj.gov May 06 2017 00:05:01 ust Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721 +EDI: AISACG.COM May 06 2017 00:08:00 E: P.O. Box 165028, Irving, TX 75016-5028 EDI: AFNIRECOVERY.COM May 06 2017 00:08:00 cr Exeter Finance Corp., c/o Ascension Capital Group, 14417260 AFNI, 1310 MLK Drive, PO Box 3517, Bloomington, IL 61702-3517 +E-mail/Text: katie.wilson@advanceddisposal.com May 06 2017 00:04:50 6330 Route 219, Brockway, PA 15824-5016 +EDI: ALLIANCEONE.COM May 06 2017 00:03:00 Alliance One, 4850 S 14417259 Advanced Disposal, 14417261 Alliance One, 4850 Street Road, Suite 300. Feasterville Trevose, PA 19053-6643 +EDI: GMACFS.COM May 06 2017 00:03:00 14417262 Ally Financial, 200 Renaissance Ctr., Detroit, MI 48243-1300 14417267 +E-mail/Text: banko@berkscredit.com May 06 2017 00:04:51 Berks Credit & Collections, PO Box 329, Temple, PA 19560-0329 14417268 +E-mail/Text: bankruptcy@cavps.com May 06 2017 00:05:08 Calvary Portfolio Services, 500 Summit Lake Ste 400, Valhalla, NY 10595-2322 +EDI: CAPITALONE.COM May 06 2017 00:03:00 14417270 Capital One, P.O. Box 30285, Salt Lake City, UT 84130-0285 +EDI: CAPITALONE.COM May 06 2017 00:03:00 EDI: CAPITALONE.COM May up 201, 00 01.

Attn: General Correspondence/Bankruptcy, PO Box 30285, Sait Lake 610, 61.

Correspondence Dept., Correspondence De 14417269 Capital One. Salt Lake City, UT 84130-0285 +EDI: CHASE.COM May 06 2017 00:08:00 14417275 PO Box 15298, Wilmington, DE 19850-5298 14417279 +E-mail/Text: bankruptcy@firstenergycorp.com May 06 2017 00:05:05 Collection Service Center, New Kensington, PA 15068-6303 839 5th Ave., +E-mail/Text: csdlclientservices@cboflanc.com May 06 2017 00:05:11 14417284 Credit Bureau of Lancaster County, Inc., PO Box 1271, Lancaster, PA 17608-1271 +EDI: CCS.COM May 06 2017 00:08:00 Credit Collection Services, 2 Wells Avenue, 14417285 Newton Center, MA 02459-3246 +E-mail/Text: hariasdiaz@creditmanagementcompany.com May 06 2017 00:05:09 14417287 Credit Management, LP, Attn: Bankruptcy, 2121 Noblestown Rd, Pittsburgh, PA 15205-3956 E-mail/Text: bknotice@erccollections.com May 06 2017 00:05:05 14417290 Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412 +E-mail/PDF: ais.exeter.ebn@americaninfosource.com May 06 2017 00:07:53 14417291 Exeter Finance Corp., PO Box 166008, Irving, TX 75016-6008 +EDI: HFC.COM May 06 2017 00:03:00 HSBC Mortgage Services, 636 Grand Regency Blvd., 14417299 Brandon, FL 33510-3942 EDI: IRS.COM May 06 2017 00:03:00 14417301 Internal Revenue Service, Centralized Insolvency Unit, PO Box 21126, Philadelphia, PA 19114-0326 +EDI: LTDFINANCIAL.COM May 06 2017 00:03:00 14417307 LTD Financial Services, 7322 Southwest Freeway, Suite 1600, Houston, TX 77074-2134 +EDI: RESURGENT.COM May 06 2017 00:08:00 LVNV Funding, PC Greenville, SC 29603-0497 LVNV Funding, PO Box 10497, 14417308 EDI: RMSC.COM May 06 2017 00:03:00 Lowe's, 14417306 P.O. Box 530914, Atlanta, GA 30353-0914 14417309 Buffalo, NY 14240 +EDI: MID8.COM May 06 2017 00:08:00 San Diego, CA 92123-2255 14417315 Midland Credit Management, 8875 Aero Drive Ste 200, 14417333 EDI: PRA.COM May 06 2017 00:08:00 Portfolio Recovery Associates, LLC, P.O. Box 12914, Norfolk, VA 23541 EDI: SWCR.COM May 06 2017 00:08:00 Southwest Credit Systems, 4120 International Parkway Ste 1100, Carrollton, TX 75007-1958 +EDI: SWCR.COM May 06 2017 00:08:00 14417337 +EDI: AGFINANCE.COM May 06 2017 00:03:00 14417338 Springleaf, PO Box 64, Evansville, IN 47701-0064 14417341 +E-mail/Text: bankruptcydepartment@tsico.com May 06 2017 00:05:14 Transworld Systems, PO Box 15273, Wilmington, DE 19850-5273 14417345 +E-mail/Text: skorman@uoc.com May 06 2017 00:05:15 UOC, 101 Regent Court, State College, PA 16801-7965 +EDI: URSI.COM May 06 2017 00:03:00 14417344 United Recovery Systems, P.O. Box 722929, Houston, TX 77272-2929 +EDI: VERIZONEAST.COM May 06 2017 00:03:00 14417347 Verizon. Verizon Wireless Bankruptcy Administrati, 500 Tecnolgy Dr. Ste 500, Weldon Springs, MO 63304-2225 TOTAL: 33

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****
LakeView Loan Servicing, LLC

District/off: 0315-7

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Form ID: 309I Total Noticed: 99

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021 ++CONTINENTAL FINANCE COMPANY LLC, PO BOX 8099, NEWARK DE 19714-8099 (address filed with court: Mabt/contfin, PO Box 8099, Newark, DE 19714)

14417302* +KML Law Group, P.C., Suite 5000 - BNY Independence Center, 701 Market Street,

Philadelphia, PA 19106-1538

TOTALS: 1, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 07, 2017 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 5, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor LakeView Loan Servicing, LLC bkgroup@kmllawgroup.com Kevin Scott Frankel on behalf of Creditor JPMorgan Chase Bank, National Association as servicer for PNC Bank, N.A. pabk@logs.com

Matthew M. Herron on behalf of Joint Debtor Kathy J. McKinney mmh@thedebtdoctors.com,

hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Matthew M. Herron on behalf of Debtor Jerry A. McKinney mmh@thedebtdoctors.com,

hgs@thedebtdoctors.com;alb@thedebtdoctors.com

Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour cmecf@chapter13trusteewdpa.com

TOTAL: 6